









**1. Name of Entity:**

	Response Count
	111
answered question	111
skipped question	0


**2. What type of plan do you maintain? (Check one; if you offer more than one plan, please complete a separate survey for each one.)**

		Response Percent	Response Count
457		68.5%	76
401(k)		14.4%	16
401(a)		15.3%	17
403(b)		1.8%	2
	answered question		111
	skipped question		0

**3. Please identify the governmental entity responsible for the plan. (Check one)**

		Response Percent	Response Count
State/Commonwealth		58.6%	65
Local Entity (e.g. city, county, utility district, association of cities, etc.)		37.8%	42
Education		2.7%	3
Other (please specify)		0.9%	1
		<b>answered question</b>	<b>111</b>
		<b>skipped question</b>	<b>0</b>



**4. Approximately when was your plan started?**

		Response Percent	Response Count
Month, Day, and Year		100.0%	101
		<b>answered question</b>	<b>101</b>
		<b>skipped question</b>	<b>10</b>


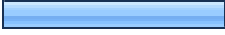



## 5. Participant Information

		Response Average	Response Total	Response Count
Active (employees who made deferrals in 2010)		19,804.39	1,881,417	95
Inactive (current employees with accounts who did not make deferrals in 2010)		8,798.71	686,299	78
Terminated (Former employees who maintain an account balance)		7,060.89	522,506	74
<b>Total accounts</b>		<b>33,570.82</b>	<b>3,189,228</b>	<b>95</b>
<b>answered question</b>				<b>96</b>
<b>skipped question</b>				<b>15</b>

## 6. What is the number of employees that are eligible to participate in this plan?

		Response Percent	Response Count
Unknown		13.5%	13
Number		86.5%	83
<b>answered question</b>			<b>96</b>
<b>skipped question</b>			<b>15</b>




### 7. Total Plan Assets as of 12/31/10

		Response Percent	Response Count
\$100 million or less		17.7%	17
<b>\$101 million - \$499 million</b>		<b>33.3%</b>	<b>32</b>
\$500 million - \$999 million		17.7%	17
\$1 billion - \$5 billion		25.0%	24
Over \$5 billion		6.3%	6
<b>answered question</b>			<b>96</b>
<b>skipped question</b>			<b>15</b>

### 8. Does your employer offer any of the following?

	Yes	No	Response Count
Defined benefit plan	<b>91.6% (87)</b>	8.4% (8)	95
Retiree health insurance benefits	<b>89.9% (80)</b>	10.1% (9)	89
Participation in Social Security	<b>84.3% (75)</b>	15.7% (14)	89
<b>answered question</b>			<b>96</b>
<b>skipped question</b>			<b>15</b>

**9. As a plan sponsor, how concerned are you about the level of retirement savings by your employees?**

		<b>Response Percent</b>	<b>Response Count</b>
Unconcerned		3.2%	3
Somewhat concerned		44.2%	42
<b>Very concerned</b>		<b>52.6%</b>	<b>50</b>
<b>answered question</b>			<b>95</b>
<b>skipped question</b>			<b>16</b>

10. If you checked unconcerned above, go to question 7. If you checked somewhat concerned or very concerned above, what are the reasons for your concern with the level of retirement savings? (Pick top three)

	Rank 1	Rank 2	Rank 3	Rating Average	Response Count
Inadequate defined benefit plan	33.3% (1)	0.0% (0)	<b>66.7% (2)</b>	2.33	3
Inadequate use of a supplemental defined contribution plan	<b>38.5% (15)</b>	28.2% (11)	33.3% (13)	1.95	39
Defined benefit plan retirement benefits likely to be reduced	35.0% (7)	<b>40.0% (8)</b>	25.0% (5)	1.90	20
Defined benefit plan likely to be replaced by defined contribution plan	16.7% (1)	16.7% (1)	<b>66.7% (4)</b>	2.50	6
Concerned with the future of Social Security benefits	15.8% (3)	21.1% (4)	<b>63.2% (12)</b>	2.47	19
Retirees out of pocket health care costs likely to escalate	30.0% (15)	<b>40.0% (20)</b>	30.0% (15)	2.00	50
Employees generally do not understand how much they need to save for retirement	<b>55.0% (44)</b>	25.0% (20)	20.0% (16)	1.65	80
Most employees are not concerned about retirement or planning for retirement	3.8% (1)	<b>61.5% (16)</b>	34.6% (9)	2.31	26
Most employees do not have the financial ability to save for retirement	9.5% (2)	38.1% (8)	<b>52.4% (11)</b>	2.43	21
<b>answered question</b>					<b>89</b>
<b>skipped question</b>					<b>22</b>

11. What is the average participant account balance for your plan?	
	Response Count
	90
answered question	90
skipped question	21

12. What is the median participant account balance for your plan?	
	Response Count
	52
answered question	52
skipped question	59

13. What is the average annual deferral for your plan? (Please list the dollar amount)	
	Response Count
	76
answered question	76
skipped question	35

14. What is the median annual deferral for your plan? (Please list the dollar amount)	
	Response Count
	49
answered question	49
skipped question	62

**15. What is the percentage of total participant accounts (excluding rollovers) that are actively deferring as of December 31 of the following years? (Leave blank if the information isn't available)**

		Response Average	Response Total	Response Count
2008		1,175.60	68,185	58
2009		1,378.77	88,241	64
<b>2010</b>		<b>1,488.51</b>	<b>108,661</b>	73
<b>answered question</b>				<b>75</b>
<b>skipped question</b>				<b>36</b>

**16. What best describes your plan's experience during the past two years regarding the following participant actions?**

	Significant decrease	Slight decrease	No Change	Slight increase	Significant increase	Response Count
Hardship requests	2.3% (2)	2.3% (2)	25.0% (22)	<b>39.8% (35)</b>	30.7% (27)	88
Stopped deferring	4.8% (4)	6.0% (5)	38.1% (32)	<b>45.2% (38)</b>	6.0% (5)	84
Reduced amount of deferrals	1.2% (1)	8.2% (7)	<b>51.8% (44)</b>	34.1% (29)	4.7% (4)	85
Increased amount of deferrals	4.9% (4)	28.0% (23)	<b>50.0% (41)</b>	14.6% (12)	2.4% (2)	82
Loans	0.0% (0)	9.0% (6)	29.9% (20)	<b>35.8% (24)</b>	25.4% (17)	67
New enrollments	12.5% (11)	23.9% (21)	12.5% (11)	<b>39.8% (35)</b>	11.4% (10)	88
<b>answered question</b>						<b>92</b>
<b>skipped question</b>						<b>19</b>

**17. What actions have you, as the plan sponsor, taken or plan to take in the next year to encourage greater retirement savings?**

	<b>Action taken</b>	<b>No, but plan to in the next year</b>	<b>No, and have no plans to implement</b>	<b>Response Count</b>
Encourage existing inactive participants to consider deferring again	<b>51.2% (44)</b>	34.9% (30)	14.0% (12)	86
Easy enrollment (tied to selection of a target date fund or other designated fund)	<b>58.5% (48)</b>	15.9% (13)	25.6% (21)	82
Automatic enrollment feature	15.0% (12)	11.3% (9)	<b>73.8% (59)</b>	80
Automatic escalation feature	6.3% (5)	11.3% (9)	<b>82.5% (66)</b>	80
Automatic re-enrollment feature	2.6% (2)	1.3% (1)	<b>96.2% (75)</b>	78
Participate in National Save for Retirement Week (NS4RW)	<b>70.5% (62)</b>	18.2% (16)	11.4% (10)	88
Employer Match	27.8% (22)	2.5% (2)	<b>69.6% (55)</b>	79
Addition of new investment or services	<b>47.7% (41)</b>	23.3% (20)	29.1% (25)	86
Roth 457	26.7% (23)	<b>40.7% (35)</b>	32.6% (28)	86
			Other (please specify)	15
			<b>answered question</b>	<b>93</b>
			<b>skipped question</b>	<b>18</b>





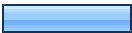




**18. In the past year, have you used any of the following to enhance participant education/information?**

	Yes	No, but plan to in the next year	No, and have no plans to use	Response Count
Website	<b>97.9% (92)</b>	1.1% (1)	1.1% (1)	94
Newsletters	<b>91.4% (85)</b>	2.2% (2)	6.5% (6)	93
Emails	<b>72.8% (67)</b>	17.4% (16)	9.8% (9)	92
Postcards	<b>53.3% (48)</b>	15.6% (14)	31.1% (28)	90
Worksite visits	<b>96.8% (91)</b>	1.1% (1)	2.1% (2)	94
Links to other retirement-related websites	<b>65.5% (57)</b>	9.2% (8)	25.3% (22)	87
Social media	21.6% (19)	28.4% (25)	<b>50.0% (44)</b>	88
Target marketing	<b>66.7% (60)</b>	25.6% (23)	7.8% (7)	90
			Other (please specify)	4
			<b>answered question</b>	<b>94</b>
			<b>skipped question</b>	<b>17</b>

**19. Which of these actions do you believe would have the greatest positive impact on retirement savings? (Pick top 4)**

	Rank 1	Rank 2	Rank 3	Rank 4	Rating Average	Response Count
Social media	7.1% (1)	28.6% (4)	<b>35.7% (5)</b>	28.6% (4)	2.86	14
Participant education/information	31.7% (19)	<b>33.3% (20)</b>	21.7% (13)	13.3% (8)	2.17	60
Encourage existing inactive participants to consider deferring again	4.8% (1)	<b>33.3% (7)</b>	28.6% (6)	<b>33.3% (7)</b>	2.90	21
Easy enrollment (tied to selection of a target date fund or other designated fund)	5.4% (2)	21.6% (8)	35.1% (13)	<b>37.8% (14)</b>	3.05	37
Automatic escalation feature	13.3% (4)	26.7% (8)	26.7% (8)	<b>33.3% (10)</b>	2.80	30
Automatic enrollment feature	<b>64.0% (32)</b>	20.0% (10)	8.0% (4)	8.0% (4)	1.60	50
Automatic re-enrollment feature	0.0% (0)	18.2% (2)	<b>54.5% (6)</b>	27.3% (3)	3.09	11
Participate in NS4RW	0.0% (0)	11.1% (1)	33.3% (3)	<b>55.6% (5)</b>	3.44	9
Employer match	<b>44.4% (24)</b>	31.5% (17)	16.7% (9)	7.4% (4)	1.87	54
Addition of new investment or services	6.7% (1)	26.7% (4)	<b>33.3% (5)</b>	<b>33.3% (5)</b>	2.93	15
Roth 457	16.7% (5)	13.3% (4)	33.3% (10)	<b>36.7% (11)</b>	2.90	30
Target marketing	10.7% (3)	17.9% (5)	25.0% (7)	<b>46.4% (13)</b>	3.07	28
				Other (please specify)		2
				<b>answered question</b>		<b>92</b>
				<b>skipped question</b>		<b>19</b>

20. If your plan does not have an automatic enrollment feature, what is currently preventing you from implementing such a feature? Please check all that apply. If there is a legal restriction, also check any reasons that would likely apply if there was no legal restriction.

		Response Percent	Response Count
Legal restriction		59.5%	47
Administrative complexity		16.5%	13
More than one defined contribution plan is offered		24.1%	19
Potential negative reaction by employees		38.0%	30
Liability concerns		19.0%	15
Cost		12.7%	10
Plan Administrator cannot accommodate		6.3%	5
Mandatory defined benefit plan		36.7%	29
Other (please specify)		16.5%	13
<b>answered question</b>			<b>79</b>
<b>skipped question</b>			<b>32</b>

21. Are there any factors not asked about in this survey that you think might be preventing employees from contributing more to the plan?

	Response Count
	25
<b>answered question</b>	<b>25</b>
<b>skipped question</b>	<b>86</b>